

Streamlining and Transforming the Agent and Policyholder Experience for Motorists Insurance

This midwestern super regional insurance group services 700,000 policyholders through a vast network of independent agents across 29 states. Facing increasing agent dissatisfaction with cumbersome processes built on legacy infrastructure, Motorists rebuilt their system identity-first, integrating Okta + SailPoint to provide agents with secure, simplified access and reliable provisioning.

Benefits of the Okta+SailPoint integration for Motorists:

- Best-in-breed, end-to-end access and identity governance solution
- Streamlined authentication through enterprise Single-Sign-On (SSO)
- Automated provisioning/deprovisioning for app access
- Ability to enforce and demonstrate compliance across business, IT, and audit teams
- Reduced burden on small IT department constantly engineering custom solutions
- Reduced shadow IT (e.g., agents sharing accounts to bypass access hurdles)
- Day 1 buy-in from agent base

The Motorists Insurance Group was formed as a collective of 16 distinct insurance providers. It's a mutual company—owned by its policyholders—and powered by a vast army of more than 20,000 independent insurance agents, operating out of individual offices from Maine to Nebraska to Florida. Motorists provides insurance policies through

independent agents and doesn't themselves sell directly to consumers, so keeping their independent agents happy and productive is key to business success. Those individual insurance agents maintain the relationships with the over 700,000 individual Motorists policyholders, often for decades. It's hard to overstate the security and compliance challenge of helping to manage agents and their policyholders.

Motorists' legacy infrastructure was becoming a problem. The company had grown by amalgamating more than a dozen regional insurance players. As a result, Motorists found itself with a patchwork of inherited systems connected through commercial lines and work-around processes that were challenging for agents to navigate. Agents didn't have a single view into Motorists; they had to maintain multiple separate accounts or use shared agency-level accounts, logging in and out of portals to interact with different parts of the Motorists collective.

Motorists knew it needed to modernize the agent user experience and build their loyalty. As part of a ten-year vision articulated by new CEO Dave Kaufman, Motorists embarked on a digital transformation to modernize their network and rebuild agent services offerings and processes from the ground up. To ensure a best-in-class solution, they looked for thought leadership outside the insurance industry, drawing on the deep expertise of Okta

“As we started looking through identity solutions, it had to be able to support a hybrid environment. It had to be easy to administrate. It had to be geared towards that customer-centric approach that we’re looking for... It had to be an innovative approach, and not just a bolt on system to augment the legacy platforms. We really wanted to embrace a new direction.”

Tony DeAngelo

Head of Information Security, Motorists Insurance

and SailPoint to help create an end-to-end identity solution that would deliver a seamless and painless customer experience with the needed control and governance.

Motorists restructured their IT network with Okta as the central identity provider, combining agents’ multiple identities across businesses into one “composite agent” identity in Okta’s Universal Directory. Okta’s Single Sign-On (SSO) now frees agents to authenticate easily through one portal and access resources across the network—replacing the previous frustrating password sprawl and portal-hopping processes.

With Okta and SailPoint working together, Motorists can now demonstrate compliance with confidence and ease. IT can grant and maintain secure access and application provisioning according to established business policies that enforce compliance requirements and can maintain an access audit trail for every identity in the organization. Motorists can now ensure adherence with corporate policies and regulations through business-user friendly access certifications and automated policy management controls, including separation-of-duty violation reporting.

The new approach transformed Motorists’ company culture. Motorists is today viewed by its network of independent agents as one company, providing one dynamic set of insurance products and services in one simple and seamless experience. Surveyed agents report dramatically increased satisfaction, including reduced frustration around account management and fewer calls to IT for support. Technology has gone from being the challenge to being the solution, providing increased business value and facilitating efficient workflows.

Okta integrates with F5 to provide agent access to on-prem apps and with MuleSoft to serve up the right services to help an agent manage and transact business. Guidewire is the key application to help manages policies, billings and claims. The scalable solution allows Motorists to seamlessly integrate new solution partners, like Workday, ServiceNow, and Office365, and new affiliations, like BrickStreet Mutual. Motorists today are realizing their corporate vision of constant improvement and looking to integrate new functionality like adaptive MFA to further strengthen security, improve the agent experience, and provide a deeper level of self-service to policyholders.

“Going forward, we are able to take that identity approach and build what we call composite agents, where we can collect those multiple lines of business that agents have access to under one identity. Now agents have a seamless experience: They can log in, they can interact with Life, they can flip over to commercial lines, and Interact in a way that we’ve never been able to have them do in the past.”

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Head of Information Security, Motorists Insurance

About Okta

Okta is the leading independent provider of identity for the enterprise. The Okta Identity Cloud enables organizations to both secure and manage their extended enterprise, and transform their customers’ experiences. With over 5,500 pre-built integrations to applications and infrastructure providers, Okta customers can easily and securely adopt the technologies they need to fulfill their missions. 4,700+ organizations, including 20th Century Fox, JetBlue, Nordstrom, Slack, Teach for America and Twilio, trust Okta to securely connect their people and technology.